

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 853907
Richardson, TX 75085-3907



AT2 H-26-2404-FC08 F H W
3200
BROWN, CAROLYN ALVAREZ & NOAH
9920 HUNTERS RUN
MIDWEST CITY OK 73130-4524



ST-0206-0000

Homeowners Policy

Location of Residence Premises
9920 HUNTERS RUN
MIDWEST CITY OK 73130-4524

Construction: Masonry Veneer
Year Built: 1994

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions. Coverage A has increased \$17,200.00 over last year. Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

PREMIUM

| | |
|--|--------------------|
| Annual Premium | \$2,462.00 |
| Your premium has already been adjusted by the following: | |
| Home Alert Discount | Home/Auto Discount |
| Claim Record Discount | Loyal Customer |
| Total Premium | \$2,462.00 |

RENEWAL DECLARATIONS

AMOUNT DUE: None
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 36-CB-B929-9

Policy Period: 12 Months
Effective Dates: FEB 15 2021 to FEB 15 2022
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
DAVID HOFFHINES
6444 NW EXPRESSWAY STE 450
OKLAHOMA CITY OK 73132-5131

Phone: (405) 787-1111 or (405) 720-8100

Roof Material: Composition Shingle
Roof Installation Year: 1994



| NAMED INSURED | MORTGAGEE AND ADDITIONAL INTERESTS | |
|-------------------------------|---|-----------------------------|
| BROWN, CAROLYN ALVAREZ & NOAH | Mortgagee NATIONSTAR MORTGAGE LLC DBA MR COOPER ISAOA/ATIMA PO BOX 7729 SPRINGFIELD OH 45501-7729 | Loan Number : 0677699811 |

SECTION I - PROPERTY COVERAGES AND LIMITS

| Coverage | Limit of Liability |
|--|---|
| A Dwelling | \$ 204,000 |
| Other Structures | \$ 20,400 |
| B Personal Property | \$ 153,000 |
| C Loss of Use | \$ 61,200 |
| Additional Coverages | |
| Arson Reward | \$1,000 |
| Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money | \$1,000 |
| Debris Removal | Additional 5% available/\$1,000 tree debris |
| Fire Department Service Charge | \$500 per occurrence |
| Fuel Oil Release | \$10,000 |
| Locks and Remote Devices | \$1,000 |
| Trees, Shrubs, and Landscaping | 5% of Coverage A amount/\$750 per item |

SECTION II - LIABILITY COVERAGES AND LIMITS

| Coverage | Limit of Liability |
|--|--------------------|
| L Personal Liability (Each Occurrence) | \$ 100,000 |
| Damage to the Property of Others | \$ 1,000 |
| M Medical Payments to Others (Each Person) | \$ 1,000 |

INFLATION

| |
|---------------------------------|
| Inflation Coverage Index: 272.7 |
|---------------------------------|

DEDUCTIBLES

| Section I Deductible | Deductible Amount |
|----------------------|-------------------|
| All Losses 1% | \$ 2,040 |

LOSS SETTLEMENT PROVISIONS

| |
|--|
| A1 Replacement Cost - Similar Construction |
| B1 Limited Replacement Cost - Coverage B |

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FORMS, OPTIONS, AND ENDORSEMENTS

| | |
|-----------|-------------------------------|
| HW-2136 | Homeowners Policy |
| Option ID | Increase Dwlg up to \$40,800 |
| Option OL | Ordinance/Law 10%/ \$20,400 |
| Option JF | Jewelry and Furs \$1,500 Each |
| | Article/\$2,500 Aggregate |
| HO-2310 | *Amendatory Endorsement |
| HO-2356 | *Amendatory End - Liability |
| | *New Form Attached |

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael J. Tignor
President



Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

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